

**COMPARISON OF DIFFERENCES IN INSURANCE COSTS  
FOR PASSENGER CARS, STATION WAGONS/PASSENGER VANS,  
PICKUPS AND UTILITY VEHICLES  
ON THE BASIS OF DAMAGE SUSCEPTIBILITY**

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The National Highway Traffic Safety Administration (NHTSA) has provided the information in this booklet in compliance with Federal law as an aid to consumers considering the purchase of a new vehicle. The booklet compares differences in insurance costs for different makes and models of passenger cars, station wagons/pasenger vans, pickups, and utility vehicles on the basis of damage susceptibility. However, it does not indicate a vehicle's relative safety.

The following table contains the best available information regarding the effect of damage susceptibility on insurance premiums. It was taken from data compiled by the Highway Loss Data Institute (HLDI) in its December 2005 Insurance Collision Report, and reflects the collision loss experience of passenger cars, utility vehicles, light trucks, and vans sold in the United States in terms of the average loss payment per insured vehicle year for model years 2003-2005. NHTSA has not verified the data in this table.

The table presents vehicles' collision loss experience in relative terms, with 100 representing the average for all passenger vehicles. **Thus, a rating of 122 reflects a collision loss experience that is 22 percent higher (worse) than average while a rating of 96 reflects a collision loss experience that is 4 percent lower (better) than average.** The table is not relevant for models that have been substantially redesigned for 2006, and it does not include information about models without enough claim experience.

Although many insurance companies use the HLDI information to adjust the "base rate" for the collision portion of their insurance premiums, the amount of any such adjustment is usually small. It is unlikely that your total premium will vary more than ten percent depending upon the collision loss experience of a particular vehicle. If you do not purchase collision coverage or your insurance company does not use the HLDI information, your premium will not vary at all in relation to these rankings.

In addition, different insurance companies often charge different premiums for the same driver and vehicle. Therefore, you should contact insurance companies or their agents directly to determine the actual premium that you will be charged for insuring a particular vehicle.

**PLEASE NOTE:** In setting insurance premiums, insurance companies mainly rely on factors that are not directly related to the vehicle itself (except for its value). Rather, they mainly consider driver characteristics (such as age, gender, marital status, and driving record), the geographic area in which the vehicle is driven, how many miles are traveled, and how the vehicle is used. Therefore, to obtain complete information about insurance premiums, you should contact insurance companies or their agents directly.

Insurance companies do not generally adjust their premiums on the basis of data reflecting the crashworthiness of different vehicles. However, some companies adjust their premiums for personal injury protection and medical payment coverage if the insured vehicle has features that are likely to improve its crashworthiness, such as air bags.

Test data relating to vehicle crashworthiness are available from NHTSA's New Car Assessment Program (NCAP). NCAP test results demonstrate relative frontal and side crash protection in new vehicles. Information on vehicles that NHTSA has tested in the NCAP program can be obtained by calling the agency's toll-free Auto Safety Hotline at 888-327-4236 and through NHTSA's Web site at **www.nhtsa.dot.gov**.

**COLLISION INSURANCE LOSSES**  
**MODEL YEARS 2003 - 2005 PASSENGER MOTOR VEHICLES**

## Mini Cars

Make	Model	Relative Average Loss Payment per Insured Vehicle Year
<b>Two-Door Models</b>		
Toyota	Echo	121
Hyundai	Accent	113
<b>Four-Door Models</b>		
Chevrolet	Aveo	123
Kia	Rio	107
Toyota	Echo	116
Hyundai	Accent	118
<b>Station Wagons</b>		
Chevrolet	Aveo	129
Kia	Rio	97
Scion	xA	109
<b>Sports Models</b>		
Mazda	Miata convertible	116
Toyota	MR2 Spyder convertible	88
<b>Specialty Models</b>		
Honda	Insight 2dr	137
Scion	xB 4dr	104
<b>110</b>		
<b>115</b>		

## Small Cars

Make	Model	Relative Average Loss Payment per Insured Vehicle Year
<b>Two-Door Models</b>		
Mini	Cooper convertible	141
Volkswagen	New Beetle convertible	74
Volkswagen	New Beetle	79
Mini	Cooper	88
Saturn	ION Quad Coupe	96
Ford	Focus	119
Chevrolet	Cavalier	132
Chevrolet	Cobalt	132
Pontiac	Sunfire	133
Honda	Civic coupe	139
Mitsubishi	Eclipse	148
Volkswagen	Golf	149
Toyota	Celica	156
<b>133</b>		
<b>139</b>		
<b>148</b>		
<b>149</b>		
<b>156</b>		
<b>179</b>		

**NOTE:** Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2003 – 2005 is included in the class averages.

Honda	Civic hatchback	183
Hyundai	Tiburon	194
Acura	RSX	224
Scion	tC	229

**Four-Door Models**

Saturn	ION	103
Volkswagen	Golf	109
Volkswagen	Jetta (OLD)	111
Hyundai	Elantra	113
Chevrolet	Cobalt	115
Honda	Civic	115
Toyota	Corolla	116
Ford	Focus	119
Chevrolet	Cavalier	121
Kia	Spectra (NEW-redesigned)	126
Dodge	Neon	133
Subaru	Impreza 4WD	140
Nissan	Sentra	142
Suzuki	Forenza	146
Suzuki	Aerio	152
Mazda	3	153
Mitsubishi	Lancer	161
Nissan	Sentra SE-R	188
Subaru	Impreza WRX 4WD	251
Dodge	SRT-4	284
Mitsubishi	Lancer Evolution 4WD	428

**Station Wagons**

Volkswagen	Jetta (OLD)	81
Ford	Focus	82
Subaru	Impreza 4WD	102
Pontiac	Vibe	104
Pontiac	Vibe 4WD	109
Toyota	Matrix 4WD	112
Suzuki	Aerio SX 4WD	113
Toyota	Matrix	113
Suzuki	Aerio SX	119
Mazda	3	132
Subaru	Impreza WRX 4WD	147
Kia	Spectra (NEW-redesigned)	151

**Sports Models**

Audi	TT Quattro convertible 4WD	105
Audi	TT Quattro coupe 4WD	105
BMW	Z4 convertible	108
Mercedes	SLK class convertible	110
Audi	TT coupe	114
Audi	TT convertible	118
Chrysler	Crossfire	123
Chrysler	Crossfire convertible	126
Mitsubishi	Eclipse convertible	131
Porsche	Boxster convertible	176
Honda	S2000 convertible	229

**Specialty Models****96**

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2003 – 2005 is included in the class averages.

Chrysler	PT Cruiser 4dr	90
Chrysler	PT Cruiser convertible	91
Toyota	Prius 4dr	100
Honda	Civic Hybrid 4dr	106

## Midsize Cars

Make	Model	Relative Average Loss Payment per Insured Vehicle Year
<b>Two-Door Models</b>		
Chrysler	Sebring convertible	81
Toyota	Camry Solara convertible	84
Chevrolet	Monte Carlo	109
Toyota	Camry Solara	111
Pontiac	Grand Am	114
Audi	A4 Cabriolet Quattro convertible 4WD (OLD)	127
Audi	A4 Cabriolet convertible (OLD)	129
Chrysler	Sebring	133
Honda	Accord	140
Dodge	Stratus	154
<b>Four-Door Models</b>		
Saturn	LS	82
Toyota	Camry	91
Volkswagen	Jetta (NEW-redesigned)	95
Honda	Accord	99
Suzuki	Verona	103
Hyundai	Sonata	104
Volkswagen	Passat	106
Volkswagen	Passat 4WD	107
Chevrolet	Malibu	108
Chrysler	Sebring	110
Mitsubishi	Galant	111
Pontiac	Grand Am	111
Nissan	Altima	113
Acura	TSX	115
Kia	Optima	115
Dodge	Stratus	116
Mazda	6 (hatchback)	120
Subaru	Legacy 4WD	122
Pontiac	G6	123
Mazda	6	132
Volvo	S40 (NEW-redesigned)	132
Audi	A4 Quattro 4WD (OLD)	135
Nissan	Maxima	136
Audi	A4 (OLD)	146
Audi	S4 Quattro 4WD (OLD)	191
<b>Station Wagons</b>		
Saturn	LW	79
Mazda	6	81
Volkswagen	Passat	85
Subaru	Legacy 4WD	89
Chevrolet	Malibu Maxx	98

**NOTE:** Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2003 – 2005 is included in the class averages.

Volkswagen	Passat 4WD	106
Audi	A4 Avant Quattro 4WD (OLD)	113

### **Sports Models** **156**

Ford	Mustang GT convertible	69
Lexus	SC 430 convertible	115
Ford	Mustang	116
Porsche	911 Coupe (NEW-redesigned)	119
Ford	Mustang convertible	129
Ford	Mustang GT	136
Chevrolet	Corvette	138
Mercedes	SL class convertible	156
Cadillac	XLR convertible	157
Nissan	350Z convertible	167
Mazda	RX-8	168
Porsche	911 convertible	187
Porsche	911 Coupe	198
Nissan	350Z	203
Dodge	Viper convertible	879

### **Luxury Models** **128**

Volvo	V50 station wagon	51
BMW	3 series station wagon	76
BMW	3 series station wagon 4WD	86
Mercedes	C class station wagon	94
Mercedes	C class station wagon 4WD	95
BMW	3 series convertible	97
Saab	9-5 station wagon	98
BMW	3 series 4dr 4WD	98
Lexus	ES series 4dr	100
Saab	9-3 convertible	102
Acura	TL series 4dr	105
Saab	9-5 4dr	106
Saab	9-3 4dr	106
Mercedes	C class 4dr 4WD	112
Volvo	S60 4dr	120
BMW	3 series 4dr	120
Infiniti	G35 4dr	123
Volvo	S60 4dr 4WD	123
Mercedes	C class 4dr	128
Mercedes	CLK class convertible	130
Mercedes	C Class 2dr	130
Infiniti	G35 4dr 4WD	131
Jaguar	X-Type 4dr 4WD	154
Mercedes	CLK class 2dr	160
BMW	3 series 2dr	163
Infiniti	G35 2dr	165
BMW	M3 convertible	184
Volvo	S60 R 4dr 4WD	208
Lexus	IS 300 4dr	214
BMW	M3 2dr	291

### **Specialty Models** **93**

Honda	Accord Hybrid 4dr	93
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**NOTE:** Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2003 – 2005 is included in the class averages.

## Large Cars

Make	Model	Relative Average Loss Payment per Insured Vehicle Year
<b>Four-Door Models</b>		
Mercury	Montego	44
Mercury	Montego 4WD	53
Buick	Lacrosse	61
Buick	LeSabre	62
Ford	Five Hundred 4WD	70
Buick	Century	70
Pontiac	Bonneville	75
Ford	Five Hundred	78
Ford	Taurus	82
Toyota	Avalon	83
Chevrolet	Impala	84
Kia	Amanti	85
Mercury	Sable	86
Chrysler	300	92
Pontiac	Grand Prix	97
Hyundai	XG350	101
Chrysler	300 HEMI	102
<b>Station Wagons / Minivans</b>		
Mazda	MPV	62
Pontiac	Montana LWB	63
Chevrolet	Venture LWB	70
Dodge	Caravan	73
Ford	Taurus	73
Mercury	Sable	84
Dodge	Magnum HEMI	127
Dodge	Magnum	140
<b>Sports Models</b>		
Ford	Thunderbird convertible	73
Jaguar	XK series convertible	199
Pontiac	GTO	231
<b>Luxury Models</b>		
Buick	Park Avenue 4dr	64
Mercedes	E class station wagon	73
Volvo	V70 station wagon 4WD	90
Cadillac	DeVille 4dr	92
Volvo	V70 station wagon	94
Audi	A6 Quattro 4dr 4WD	98
Lincoln	LS 4dr	102
Volvo	S80 4dr	105
Audi	Allroad Quattro stat. wag. 4WD	106
Lexus	GS series 4dr	108
Volvo	S80 4dr 4WD	109
Mercedes	E class stat. wag. 4WD	114
Cadillac	STS 4dr 2WD/4WD	116
Lexus	LS 430 4dr	122

**NOTE:** Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2003 – 2005 is included in the class averages.

**LWB = long wheelbase**

Acura	3.5 RL 4dr 4WD	124
Infiniti	Q45 4dr	125
BMW	645 Ci convertible	127
Mercedes	E class 4dr 4WD	127
Mercedes	E class 4dr	131
Jaguar	S-type 4dr	137
Cadillac	CTS 4dr	144
BMW	5 series 4dr	154
BMW	645 Ci 2dr	165
Cadillac	STS V8 4dr 2WD/4WD	182
Jaguar	XJ series 4dr	212
Cadillac	CTS-V 4dr	219
Mercedes	CL class 2dr	247

## Very Large Cars

Make	Model	Relative Average Loss Payment per Insured Vehicle Year
<b>Four-Door Models</b>		
Ford	Crown Victoria	81
Mercury	Grand Marquis	80
<b>Station Wagons / Minivans</b>		
Buick	Terraza	50
Chevrolet	Uplander	50
Pontiac	Montana SV6	50
Chevrolet	Astro 4WD	51
Saturn	Relay	55
GMC	Safari	58
Mercury	Monterey	59
Honda	Odyssey	62
Ford	Freestar	63
Chevrolet	Astro	67
Dodge	Grand Caravan	69
Chrysler	Town & Country LWB	69
GMC	Safari 4WD	74
Chrysler	Town & Country SWB	74
Toyota	Sienna	76
Kia	Sedona	78
Nissan	Quest	83
Toyota	Sienna 4WD	85
<b>Luxury Models</b>		
Lincoln	Town Car 4dr	131
Lincoln	Town Car 4dr LWB	93
BMW	7 series 4dr	96
Mercedes	S class 4dr LWB 4WD	153
Audi	A8 L Quattro 4dr 4WD	163
BMW	7 series 4dr LWB	166
Volkswagen	Phaeton 4dr 4WD	178
Mercedes	S class 4dr LWB	184
		192

**NOTE:** Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2003 – 2005 is included in the class averages.

**LWB = long wheelbase, SWB = short wheelbase**

## Pickups

Make	Model	Relative Average Loss Payment per Insured Vehicle Year
<b>Small Pickups</b>		
<b>Two-Door Models</b>		
GMC	Canyon 1500	96
Mazda	B	91
Ford	Ranger	97
Toyota	Tacoma	100
Chevrolet	Colorado	100
Chevrolet	Colorado 4WD	102
Ford	Ranger 4WD	116
		145
<b>Two-Door Plus Models</b>		
Nissan	Frontier king	98
GMC	Canyon 1500 ext.	69
Chevrolet	Colorado ext. 4WD	76
Dodge	Dakota club 4WD	80
Mazda	B plus	81
Dodge	Dakota club	90
Toyota	Tacoma extra 4WD	91
Ford	Ranger supercab	93
Chevrolet	Colorado ext.	94
GMC	Canyon 4WD ext.	95
Ford	Ranger supercab 4WD	101
Toyota	Tacoma xtra	104
Mazda	B plus 4WD	104
		138
<b>Four-Door Models</b>		
Dodge	Dakota quad	90
Dodge	Dakota quad 4WD	63
Toyota	Tacoma double long bed 4WD	69
Nissan	Frontier crew	71
Toyota	Tacoma double long bed	75
GMC	Canyon 4WD crew	76
Chevrolet	Colorado crew 4WD	77
Nissan	Frontier crew 4WD	78
Toyota	Tacoma double 4WD	78
GMC	Canyon 1500 crew	80
Chevrolet	Colorado crew	92
Toyota	Tacoma double	92
		101
<b>Large Pickups</b>		
<b>Two-Door Models</b>		
Ford	F-150 (NEW-redesigned)	91
Toyota	Tundra	70
Toyota	Tundra 4WD	72
GMC	Sierra 1500 4WD	80
Chevrolet	Silverado 1500 4WD	82
Ford	F-150 4WD (NEW-redesigned)	83
GMC	Sierra 1500	83
Dodge	Ram 1500 4WD	88
Chevrolet	Silverado 1500	93
Dodge	Ram 1500	95
		99

**NOTE:** Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2003 – 2005 is included in the class averages.

<b>Two-Door Plus Models</b>		<b>88</b>
Ford	F-150 supercab 4WD (NEW-redesigned)	72
Ford	F-150 supercab (NEW-redesigned)	72
Chevrolet	Silverado 1500 ext. 4WD	82
GMC	Sierra 1500 ext. 4WD	84
GMC	Sierra 1500 ext.	93
Chevrolet	Silverado 1500 ext.	93
Nissan	Titan king 4WD	103
Toyota	Tundra access	106
Toyota	Tundra access 4WD	112
Nissan	Titan king	121

<b>Four-Door Models</b>		<b>85</b>
Ford	F-150 supercrew (NEW-redesigned)	68
Ford	F-150 supercrew 4WD (NEW-redesigned)	72
GMC	Sierra 1500 crew	72
Chevrolet	Silverado 1500 crew 4WD	73
Chevrolet	Silverado 1500 crew	75
GMC	Sierra 1500 crew 4WD	80
Dodge	Ram 1500 quad 4WD	85
Dodge	Ram 1500 quad	91
Toyota	Tundra double	99
Nissan	Titan crew	101
Nissan	Titan crew 4WD	107
Toyota	Tundra double 4WD	115

## **Very Large Pickups**

<b>Two-Door Models</b>		<b>86</b>
Dodge	Ram 2500 4WD	76
Chevrolet	Silverado 2500 4WD	79
GMC	Sierra 2500	89
Chevrolet	Silverado 2500	90
GMC	Sierra 2500 4WD	91
Dodge	Ram 2500	100
Dodge	Ram 3500 4WD	113
Dodge	Ram 3500	144

<b>Two-Door Plus Models</b>		<b>90</b>
Chevrolet	Silverado 2500 ext.	82
GMC	Sierra 2500 ext. 4WD	83
Chevrolet	Silverado 2500 ext. 4WD	84
Chevrolet	Silverado 3500 ext.	88
GMC	Sierra 3500 ext. 4WD	89
Ford	F-250 supercab 4WD	94
Ford	F-350 supercab 4WD	97
GMC	Sierra 2500 ext.	98
Chevrolet	Silverado 3500 ext. 4WD	103

<b>Four-Door Models</b>		<b>92</b>
Ford	F-250 supercrew	50
Chevrolet	Silverado 2500 crew	73
GMC	Sierra 2500 crew	75
GMC	Sierra 3500 crew	80
Chevrolet	Silverado 2500 crew 4WD	85

**NOTE:** Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2003 – 2005 is included in the class averages.

Dodge	Ram 2500 quad 4WD	87
GMC	Sierra 2500 crew 4WD	89
Ford	F-350 supercrew 4WD	90
Dodge	Ram 2500 quad	91
Dodge	Ram 3500 quad 4WD	92
Chevrolet	Silverado 3500 crew	93
Ford	F-250 supercrew 4WD	97
Dodge	Ram 3500 quad	97
GMC	Sierra 3500 crew 4WD	111
Chevrolet	Silverado 3500 crew 4WD	119
Ford	F-350 supercrew	136

## Sport Utility Vehicles

Make	Model	Relative Average Loss Payment per Insured Vehicle Year
<b>Small Sport Utility Vehicles</b>		
Hyundai	Tucson 4dr 4WD	45
Jeep	Wrangler 2dr LWB 4WD	51
Hyundai	Tucson 4dr	65
Mazda	Tribute 4dr 4WD	66
Mercury	Mariner 4dr 4WD	66
Ford	Escape 4dr 4WD	67
Hyundai	Santa Fe 4dr 4WD	70
Mazda	Tribute 4dr	70
Saturn	VUE 4dr	74
Ford	Escape 4dr	75
Jeep	Wrangler 2dr 4WD	75
Subaru	Forester 4dr 4WD	76
Hyundai	Santa Fe 4dr	78
BMW	X3 4dr 4WD	80
Saturn	VUE 4dr 4WD	81
Honda	Element 4dr	86
Honda	CR-V 4dr 4WD	86
Honda	CR-V 4dr	87
Chevrolet	Equinox 4dr 4WD	88
Honda	Element 4dr 4WD	90
Land Rover	Freelander 2dr 4WD	92
Land Rover	Freelander 4dr 4WD	100
Chevrolet	Equinox 4dr	103
Toyota	RAV4 4dr 4WD	104
Toyota	RAV4 4dr	108
Mitsubishi	Outlander 4dr	109
Mercury	Mariner 4dr	112
Suzuki	Grand Vitara 4dr	112
Mitsubishi	Outlander 4dr 4WD	119
Suzuki	Grand Vitara 4dr 4WD	139
<b>Midsized Sport Utility Vehicles</b>		
Nissan	Xterra 4dr 4WD	45
Nissan	Xterra 4dr	58
Ford	Freestyle 4dr	60
Toyota	Highlander 4dr	63
Buick	Rendezvous 4dr 4WD	64
Mercury	Mountaineer 4dr	66

**NOTE:** Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2003 – 2005 is included in the class averages.

Buick	Rendezvous 4dr	67
Ford	Explorer 4dr	68
Toyota	Highlander 4dr 4WD	68
Jeep	Grand Cherokee 4dr	68
Nissan	Pathfinder 4dr	69
Honda	Pilot 4dr 4WD	70
Ford	Freestyle 4dr 4WD	70
Ford	Explorer 4dr 4WD	71
Subaru	Outback 5dr 4WD	72
Mercury	Mountaineer 4dr 4WD	74
Kia	Sorento 4dr	75
Toyota	4Runner 4dr 4WD	75
Toyota	4Runner 4dr	76
Kia	Sportage 4dr	79
Mitsubishi	Endeavor 4dr	79
Pontiac	Aztek 4dr 4WD	80
Chrysler	Pacifica 4dr	80
Nissan	Murano 4dr	81
Nissan	Pathfinder 4dr 4WD	82
Jeep	Grand Cherokee 4dr 4WD	82
Kia	Sorento 4dr 4WD	83
Mitsubishi	Endeavor 4dr 4WD	84
Pontiac	Aztek 4dr	85
Jeep	Liberty 4dr 4WD	86
Chrysler	Pacifica 4dr 4WD	87
Jeep	Liberty 4dr	87
Nissan	Murano 4dr 4WD	90
Kia	Sportage 4dr 4WD	90
Mitsubishi	Montero 4dr 4WD	92
Chevrolet	Blazer 2dr 4WD	92
GMC	Envoy 4dr 4WD	97
Chevrolet	TrailBlazer 4dr 4WD	99
Chevrolet	TrailBlazer 4dr	101
GMC	Envoy 4dr	106
Suzuki	Grand Vitara XL-7 4dr	107
Suzuki	Grand Vitara XL-7 4dr 4WD	112
Chevrolet	Blazer 2dr	115

## Large Sport Utility Vehicles

GMC	Yukon XL 1500 4dr 4WD	69
Toyota	Sequoia 4dr	70
Toyota	Sequoia 4dr 4WD	71
Chevrolet	Suburban 1500 4dr	72
Chevrolet	Suburban 1500 4dr 4WD	73
GMC	Yukon XL 1500 4dr	74
Ford	Expedition 4dr 4WD	75
Dodge	Durango 4dr	76
GMC	Yukon 4dr 4WD	77
Ford	Expedition 4dr	78
GMC	Yukon 4dr	79
Nissan	Pathfinder Armada 4dr 4WD	79
GMC	Envoy XL 4dr	81
Chevrolet	Suburban 2500 4dr 4WD	82
Chevrolet	Tahoe 4dr 4WD	83
Chevrolet	Tahoe 4dr	84

**NOTE:** Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2003 – 2005 is included in the class averages.

Chevrolet	TrailBlazer EXT 4dr	85
Nissan	Pathfinder Armada 4dr	85
Chevrolet	TrailBlazer EXT 4dr 4WD	85
Dodge	Durango 4dr 4WD	87
GMC	Envoy XL 4dr 4WD	87
GMC	Yukon XL 2500 4dr 4WD	89
Isuzu	Ascender EXT 4dr 4WD	93
Isuzu	Ascender EXT 4dr	98
Isuzu	Ascender 4dr	98
Volkswagen	Touareg 4dr 4WD	103
GMC	Envoy XUV 4dr 4WD	110
GMC	Envoy XUV 4dr	114
Isuzu	Ascender 4dr 4WD	116
Chevrolet	Suburban 2500 4dr	125

**Very Large Sport Utility Vehicles**

Ford	Excursion 4dr	75
Hummer	H2 4dr 4WD	92
Ford	Excursion 4dr 4WD	104

**Luxury Sport Utility Vehicles**

Make	Model	Relative Average Loss Payment per Insured Vehicle Year
<b>Midsize Luxury Sport Utility Vehicles</b>		
Volvo	XC90 4dr	50
Volvo	XC90 4dr 4WD	67
Acura	MDX 4dr 4WD	75
Lexus	RX 330 4dr	82
Lexus	RX 330 4dr 4WD	89
Mercedes	M class 4dr 4WD	90
Infiniti	FX series 4dr	93
Lincoln	Aviator 4dr	96
Lincoln	Aviator 4dr 4WD	101
BMW	X5 4dr 4WD	106
Infiniti	FX series 4dr 4WD	108
Cadillac	SRX 4dr	131
<b>Large Luxury Sport Utility Vehicle</b>		
Land Rover	LR3 4dr 4WD	43
Toyota	Land Cruiser 4dr 4WD	71
Lexus	GX 470 4dr 4WD	84
Buick	Rainier 4dr 4WD	85
Cadillac	Escalade 4dr	88
Lincoln	Navigator 4dr	88
Buick	Rainer 4dr	90
Cadillac	Escalade 4dr 4WD	91
Lexus	LX 470 4dr 4WD	100
Infiniti	QX56 4dr 4WD	101
Lincoln	Navigator 4dr 4WD	101
Land Rover	Range Rover 4dr 4WD	104
Infiniti	QX56 4dr	105
Cadillac	Escalade ESV 4dr 4WD	109
Porsche	Cayenne 4dr 4WD	114
Mercedes	G class 4dr 4WD	224

**NOTE:** Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2003 – 2005 is included in the class averages.

## Cargo / Passenger Vans

<u>Make</u>	<u>Model</u>	<b>Relative Average Loss Payment per Insured Vehicle Year</b>
<b>All Cargo / Passenger Vans</b>		<b>69</b>
GMC	Safari cargo	47
Chevrolet	Astro cargo 4WD	49
Chevrolet	Express cargo 2500 series	60
Ford	E-350 Econoline	60
Chevrolet	Astro cargo	61
GMC	Savana 2500 cargo series	64
Ford	E-250 Econoline	65
Chevrolet	Express 1500	70
Chevrolet	Express 2500 series	71
Chevrolet	Express 3500 series	71
Chevrolet	Express cargo 1500	72
Chevrolet	Express cargo 1500 series 4WD	73
Ford	E-150 Econoline	73
Ford	E-150 Econoline Wagon	75
Ford	E-350 Econoline Wagon	78
GMC	Savana 1500 cargo	80
Chevrolet	Express cargo 3500 series	88
Dodge	Sprinter 2500 cargo	102
GMC	Savana cargo 1500 series 4WD	103
GMC	Savana 3500 cargo series	124

## Specialty Trucks

<u>Make</u>	<u>Model</u>	<b>Relative Average Loss Payment per Insured Vehicle Year</b>
<b>Small Specialty Trucks</b>		<b>89</b>
Subaru	Baja 4dr 4WD	89
Ford	Escape Hybrid 4dr 4WD	104
<b>Midsized Specialty Trucks</b>		<b>91</b>
Chevrolet	SSR convertible	83
Ford	Explorer Sport Trac 4dr 4WD	91
Ford	Explorer Sport Trac 4dr	93
<b>Large Specialty Trucks</b>		<b>97</b>
Chevrolet	Avalanche 1500 4dr	93
Chevrolet	Avalanche 1500 4dr 4WD	94
Cadillac	Escalade EXT 4dr 4WD	125
<b>Very Large Specialty Trucks</b>		<b>112</b>
Chevrolet	Avalanche 2500 4dr 4WD	110
Hummer	H2 SUT 4dr 4WD	121

**NOTE:** Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2003 – 2005 is included in the class averages.

If you would like more details about the information in these tables, or wish to obtain the complete Insurance Collision Report, please contact HDI directly at:

**Highway Loss Data Institute**  
**1005 North Glebe Road**  
**Arlington, VA 22201**  
**Tel: 703-247-1600**